

The Builder.

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E anxiously invite the serious attention of our readers of all classes to the following communication from Professor Cockerell, R.A., dated from the Architect's Office, Bank of England.

Every one concerned in building operations has witnessed with grief, from time to time, the breaking up of those benefit societies which building operatives have established for their mutual protection against casualties, sickness, old age, &c. Generally humble and local, these have failed from ill-constructed tables, from corruption in the officers, and not unfrequently from the perversion of the funds in cases of strike or political agitation, for purposes of conviviality, &c.: the great suffering of families in consequence, and the demoralization of the operatives themselves, need no comment.

The consideration of these deplorable liabilities engaged some architects and builders seven years ago (1842), by an invitation from this office, to consult, in the hope that exemption from such like dangers might possibly be obtained from better constructed rules and tables; so that a society, directed under their responsible guidance, might effectually secure the interest of their fellow labourers, the building artificers of London, in respect of provision against age and sickness; but, after much careful deliberation, especially by the "Builders' Society," no plan sufficiently promising could be devised for this desirable purpose.

The project has, however, been recently revived by the encouraging example of the "Servants' Provident and Benevolent Society," founded on the Act for the purchase of Annuities through the medium of Savings Banks.* Existing scarcely seventeen months, this society has already grown into importance through the earnest exertions of some able and zealous individuals, and the patronage of the highest authorities of the realm, and especially of his Royal Highness Prince Albert; and, in proof of it, we have the remarkable fact, that while, during sixteen years since the passing of the Deferred Annuity Act, nine hundred and forty-one persons only have availed themselves, throughout the kingdom, of the benefits of the Act, this society, during the short period of fourteen months, has aided one hundred and three, or one-tenth of the whole, and since the 22nd of May has increased that number.

A meeting for the purpose of more effectually calling public attention to the Government Annuity system, and of advancing the society, was invited on the 16th May last, when his Royal Highness Prince Albert presided, and thereby generously pledged his high responsibility for its value and authenticity. His Royal Highness explained to the effect, "that this was not an institution of charity but of friendly assistance and advice to those who were willing to help themselves,—who, exercising present self-denial, providence, and perseverance in the days of their strength and prosperity, might, by the kindly co-operation of masters, secure themselves against the adversities of sickness, old age, and want of employment; and above all, against delusive clubs offering extravagant advantages (for ever falsified), in which so much hard-earned capital is continually sunk,—and leading, besides, to convivial meetings, equally dangerous to the prosperity of families and habits of thrift.

That the provident objects of the society were chiefly to recommend the purchase of annuities, deferred for at least ten years, from the amount of 4*l.* to 30*l.* per annum (according to the table), as the most profitable investment of the savings of the servant which could be offered.

That the financial scheme upon which the Act was founded was the most advantageous that could be devised or afforded, and indeed was limited on that account to incomes not exceeding 160*l.* per annum. That it was based

on the credit of the country at large, and the faith of Government, by the Acts of Parliament, 3 Wm. 4, cap. 14, and 7 and 8 Vict., cap. 83.

That the deposits are attended, under these Acts, with this peculiar advantage, unprecedented in trading assurance companies, namely, that they may be withdrawn at any time, previous to the payment of the annuity, by the depositor; so that he can command the money deposited for the purchase of his annuity at any period, as in a bank, though of course without interest upon those deposits.

That the benevolent objects of the society (sustained as it was by the subscription of its patrons), were to form a medium or gratuitous agency, by which the great benefits of this Act might be obtained without trouble, risk, or loss by its provident members, cleared of all technical wording and complicated provisions, usual and necessary in Acts of Parliament, and to establish an office for the conduct of the business, attended by persons ready to offer explanations, receive deposits, and regulate correspondence.

That other obvious advantages might be expected to flow (should the public patronage continue prosperously) from the benevolent objects of the society in favour of the depositors, such as the loan or advance of premiums in case of sickness or affliction.

Finally, his Royal Highness urged upon the notice of the public the fact that the system adopted by the Servants' Provident and Benevolent Society was applicable to every other class of her Majesty's subjects whose income and social position were limited to similar conditions.

Such an example and such a model, with some modifications suited to the building artificers' class, would enable the architects, engineers, and builders, uniting with the operatives, to establish and uphold a Building Artificers' Provident and Benevolent Society, of the utmost benefit and comfort to all parties. And, when the number and respectability of the building artificers on the one hand are considered, and the distinction and influence of architects, engineers, and builders, on the other, amongst all classes, from the prince to the humblest labourer throughout the country, the means of such a society may be easily appreciated.

The consideration of such a project is earnestly recommended to all those who are connected with the building classes, and who naturally feel the greatest concern for the welfare of the worthy artificer, and the permanent security of the hard-earned savings of his labours during health and prosperity.*

C. R. COCKERELL, Architect.

* The subjoined table will show the amount of the yearly instalments to secure a Government annuity of 20*l.* for life, contracted for between the ages of twenty-five and thirty-five, and due at the ages of forty-five, fifty, fifty-five, and sixty. We have not space to make it more full. The instalment for an annuity of 10*l.* will cost exactly half as much as an annuity of 20*l.*; an annuity of 30*l.* will cost half as much again; and so in proportion for an annuity of any intermediate amount.

AGE AT LAST BIRTHDAY.	FIFTY-FIVE.		FIFTY.		FIFTY-FIVE.		SIXTY.	
	Single Sum in lieu of Yearly Payments.	Yearly Payment.	Single Sum in lieu of Yearly Payments.	Yearly Payment.	Single Sum in lieu of Yearly Payments.	Yearly Payment.	Single Sum in lieu of Yearly Payments.	Yearly Payment.
25	137 18 0	10 10 0	103 3 0	10 10 0	79 3 0	10 10 0	53 17 6	10 10 0
26	133 18 0	10 10 0	101 11 6	10 10 0	77 10 0	10 10 0	51 17 6	10 10 0
27	129 18 0	10 10 0	99 11 6	10 10 0	75 10 0	10 10 0	49 17 6	10 10 0
28	125 18 0	10 10 0	97 11 6	10 10 0	73 10 0	10 10 0	47 17 6	10 10 0
29	121 18 0	10 10 0	95 11 6	10 10 0	71 10 0	10 10 0	45 17 6	10 10 0
30	117 18 0	10 10 0	93 11 6	10 10 0	69 10 0	10 10 0	43 17 6	10 10 0
31	113 18 0	10 10 0	91 11 6	10 10 0	67 10 0	10 10 0	41 17 6	10 10 0
32	109 18 0	10 10 0	89 11 6	10 10 0	65 10 0	10 10 0	39 17 6	10 10 0
33	105 18 0	10 10 0	87 11 6	10 10 0	63 10 0	10 10 0	37 17 6	10 10 0
34	101 18 0	10 10 0	85 11 6	10 10 0	61 10 0	10 10 0	35 17 6	10 10 0
35	97 18 0	10 10 0	83 11 6	10 10 0	59 10 0	10 10 0	33 17 6	10 10 0

* All payments made for an annuity will be returned, should the party die before the age when the annuity is receivable, or the payments fail to be continued.

The proposal we here publish is aimed at one of the most momentous objects of the present times, namely, the promotion of the greater sympathy of ranks—of master and workmen, employer and employed—and the re-establishment of that link of kindness which ought to exist in bodies having one common occupation, no less in permanent than in immediate interest.

The Labourers' Friend Society, the Servants' Provident, and many similar institutions that have recently come into notice, are so many proofs of this growing sense of duty and benevolence on the part of the upper ranks towards their humble fellow-labourers, and of the enlightened policy which, beginning with George Rose and the Savings Banks, and the beneficent Acts of William and Victoria, quoted in this paper, has continually laboured for the permanent benefit of the humbler ranks.

We hail every attempt to carry out these views, especially in the meritorious and formidable class we advocate—the building class—in which this sympathy, protection, and fellowship are lamentably deficient (from discreditable causes), and the establishment of which would effect a great moral and social good amongst us, mitigating that fearful antagonism between capital and labour which breaks out continually in so alarming a form, and threatens the framework of society.

The Paternal Institution of the Freemasons (now extinct 132 years), and the several guilds of old, grew out of similar motives, namely, the confession of mutual obligation, the association for mutual benefit and protection of the high and low (the grand masters, wardens, and brothers), for the security of permanent as well as immediate support.

Individual ranks in the present day do not fail to make such provision as they can for their separate interests; but this comprehensive, paternal, and corporate union of ranks, upon the broad basis of mutual and general good to the class, ceased with the Freemasons.

Thus the architects, engineers, and builders have established an insurance office for themselves; the builders have also their Builders' Society, or union, for the protection of their own individual interests; they have also a Society for decayed builders, to which they invite public subscription.* The building artificer, on his side, is not behind-hand; he has the Club for his security (as he sometimes vainly imagines in sickness and old age,† and his Union for that of his rank, and the support of that intestine war against capital, which is ever raging more or less, and ever consuming his hard-earned savings. Thus the separate selfish and individual interests have all been consulted, but the union of all for mutual good and a full and active admission of fellowship has been neglected. The obligations of the architect, the engineer, and the builder, to the simple artificer are as clear as that of the general to the simple soldier. The mere commercial exchange of wage and labour can never discharge the debt of the former to the latter: a grateful country acknowledges this truth at Chelsea and Greenwich and the Invalids. The slave-driver is compelled by law to provide for those hands, in sickness and old age, which have ministered to his comfort and prosperity in youth and vigour; but the freeman artificer and operative of England has no such advantage, nor even

* It is right to say, that "The Builders' Benevolent Institution" also propose giving assistance to workmen when accidentally injured in their master's employ.

† We will not omit honourable mention of "The Provident Institution for Builders' Foremen."